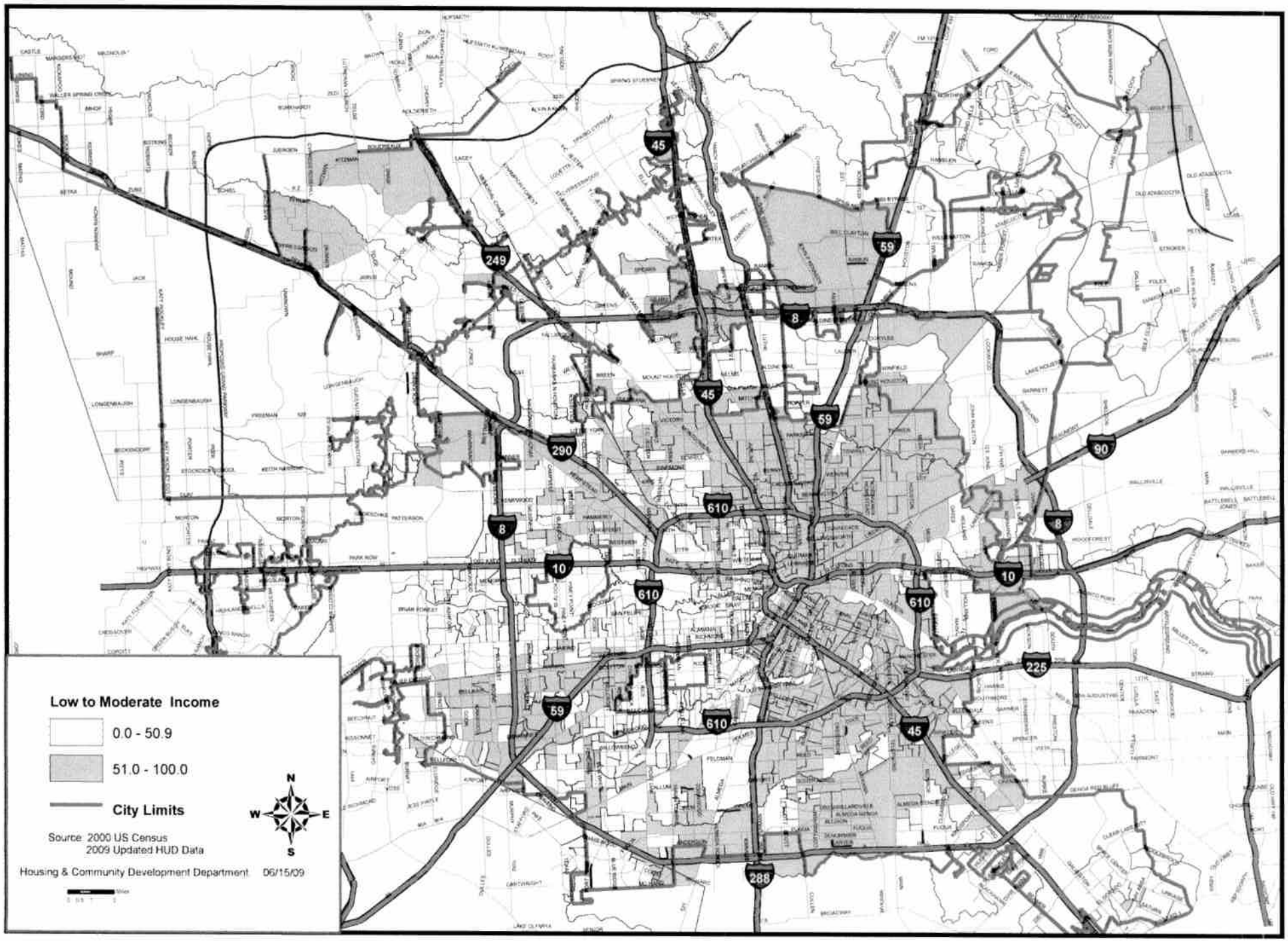Low to Moderate Income Areas